

<b>Information to identify the case:</b>		
Debtor 1:	<u>Erika Rodela</u>	Social Security number or ITIN: xxx-xx-7361
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>David Guzman</u>	Social Security number or ITIN: xxx-xx-4451
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 6/17/25
Case number:	25-09148	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Erika Rodela	David Guzman
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	8929 Doral Lane Orland Park, IL 60462	8929 Doral Lane Orland Park, IL 60462
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 6/18/25

**For more information, see page 2**

Debtor **Erika Rodela and David Guzman**

Case number **25-09148**

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>July 14, 2025 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 647 557 0506, and Passcode 7038866130, OR call 1-872-201-1128</b>  For additional meeting information, go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>.</p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: 9/12/25</b>          <b>Filing deadline: 8/26/25</b>  <b>Filing deadline: 12/15/25</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>8/4/25 at 10:30 AM</b>, Location: <b>Courtroom 680, 219 S. Dearborn St, Chicago, IL 60604</b> or <b>Using Zoom. To appear by video, use this link: <a href="https://www.zoomgov.com/">https://www.zoomgov.com/</a> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 273 2896 and passcode 778135.</b></p> <p><b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 5500.00</b> Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:  
Erika Rodela  
David Guzman  
Debtors

Case No. 25-09148-JPC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

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Date Rcvd: Jun 18, 2025

Form ID: 309I

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Erika Rodela, David Guzman, 8929 Doral Lane, Orland Park, IL 60462-1503
31491012	+ Brookfield Smiles Inc., Attn: Bankruptcy, 8908 Ogden Ave., Brookfield, IL 60513-2006
31491027	Leslie McKane, Attn: Bankruptcy, 12721 S Harlem Ave Palos Heights, Palos Heights, IL 60463
31495063	+ Maria De Lourdes, 8929 Doral Lane, Orland Park, IL 60462-1503
31491030	+ Rush University Medical Center, Attn: Bankruptcy, PO Box 4075, Carol Stream, IL 60197-4075
31491031	+ Solar Mosaic, 426 17th Street, Oakland, CA 94612-2820
31491035	+ University Pathology DIAG, SC, Attn: Bankruptcy, 5700 Southwyck Blvd., Toledo, OH 43614-1509

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Jun 18 2025 22:45:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Jun 18 2025 22:45:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ustact	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Jun 18 2025 22:46:00	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31491008	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 18 2025 22:58:53	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
31491009	+ EDI: GMACFS.COM	Jun 19 2025 02:40:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
31491010	+ Email/PDF: bncnotices@becket-lee.com	Jun 18 2025 22:59:05	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
31491011	+ EDI: BANKAMER	Jun 19 2025 02:40:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
31491013	+ EDI: CAPITALONE.COM	Jun 19 2025 02:40:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
31491014	+ Email/Text: bzern@celticbank.com	Jun 18 2025 22:46:00	Celtic Bank, Attn: Bankruptcy, 268 South State St., Ste. 300, Salt Lake City, UT 84111-5314
31491015	^ MEBN	Jun 18 2025 22:45:43	Cherry Technologies Inc, Attn: Bankruptcy, 2261 Market Street #4869, San Francisco, CA 94114-1612
31491016	+ EDI: CITICORP	Jun 19 2025 02:40:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs, Po Box 790040, St Louis, MO 63179-0040
31491017	+ EDI: CITICORP	Jun 19 2025 02:40:00	Citibank/Best Buy, Citicorp Cr Srvs, Po Box 790040, St Louis, MO 63179-0040

District/off: 0752-1

User: admin

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31491018	+ EDI: CITICORP	Jun 19 2025 02:40:00	Citibank/The Home Depot, Citicorp Cr Svcs, Po Box 790040, St Louis, MO 63179-0040
31491019	+ EDI: WFNNB.COM	Jun 19 2025 02:40:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
31491020	+ EDI: WFNNB.COM	Jun 19 2025 02:40:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31491021	+ EDI: WFNNB.COM	Jun 19 2025 02:40:00	Comenity Bk/Ulta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31491022	+ EDI: WFNNB.COM	Jun 19 2025 02:40:00	Comenity/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31491023	+ EDI: CITICORP	Jun 19 2025 02:40:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
31491029	EDI: CITICORP	Jun 19 2025 02:40:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
31491024	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 18 2025 22:46:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
31491025	+ EDI: DISCOVER	Jun 19 2025 02:40:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
31491026	+ EDI: JPMORGANCHASE	Jun 19 2025 02:40:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
31491028	Email/Text: camanagement@mtb.com	Jun 18 2025 22:46:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
31495065	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 18 2025 22:45:00	NMAC, Pob 660366, Dallas, TX 75266-0366
31495064	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 18 2025 22:46:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
31491032	+ EDI: SYNC	Jun 19 2025 02:40:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31491033	+ EDI: SYNC	Jun 19 2025 02:40:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31491034	+ EDI: SYNC	Jun 19 2025 02:40:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0752-1

User: admin

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Date Rcvd: Jun 18, 2025

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Erika Rodela cutlerfilings@gmail.com r48280@notify.bestcase.com
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 3